

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
ARMANDO RIOS § Case No. 15-18193
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Miriam R. Stein, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|--|--|
| Assets Abandoned: 0.00 (Without deducting any secured claims) | Assets Exempt: 18,220.00 |
| Total Distributions to Claimants: 113,080.21 | Claims Discharged Without Payment: 186,300.00 |
| Total Expenses of Administration: 51,764.31 | |

3) Total gross receipts of \$ 215,006.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 50,161.48 (see **Exhibit 2**), yielded net receipts of \$ 164,844.52 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------------------|----------------------|----------------------|----------------------|
| SECURED CLAIMS (from Exhibit 3) | \$ 115,000.00 | \$ 111,000.00 | \$ 111,000.00 | \$ 111,000.00 |
| PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | NA | 51,764.31 | 51,764.31 | 51,764.31 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | NA | NA | NA | NA |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | NA | NA | NA | NA |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | 188,370.00 | 2,071.32 | 2,071.32 | 2,080.21 |
| TOTAL DISBURSEMENTS | \$ 303,370.00 | \$ 164,835.63 | \$ 164,835.63 | \$ 164,844.52 |

4) This case was originally filed under chapter 7 on 05/22/2015 . The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/16/2017 By: /s/Miriam R. Stein

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | \$ AMOUNT RECEIVED |
|---|------------------------------------|-----------------------|
| REAL PROPERTY - 5017 W. Oakdale, Chicago, IL | 1110-000 | 215,000.00 |
| Other Receipts | 1290-000 | 6.00 |
| TOTAL GROSS RECEIPTS | | \$ 215,006.00 |

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | \$ AMOUNT PAID |
|---|--|-----------------------|---------------------|
| ARMANDO RIOS | Exemptions | 8100-002 | 15,000.00 |
| ARMANDO RIOS | Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners) | 8200-002 | 35,161.48 |
| TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES | | | \$ 50,161.48 |

EXHIBIT 3 – SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------------------------|------------------|--------------------------|---------------------------------------|----------------------|----------------------|----------------------|
| | WELLS FARGO BANK | 4110-000 | 115,000.00 | 111,000.00 | 111,000.00 | 111,000.00 |
| TOTAL SECURED CLAIMS | | | \$ 115,000.00 | \$ 111,000.00 | \$ 111,000.00 | \$ 111,000.00 |

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|---------------------|---------------------|---------------------|
| Miriam R. Stein | 2100-000 | NA | 11,494.73 | 11,494.73 | 11,494.73 |
| Chicago Title & Trust Co. | 2500-000 | NA | -50.00 | -50.00 | -50.00 |
| Closing Costs/Survey | 2500-000 | NA | 3,787.58 | 3,787.58 | 3,787.58 |
| Seller's Credits | 2500-000 | NA | 6,500.00 | 6,500.00 | 6,500.00 |
| Associated Bank | 2600-000 | NA | 262.69 | 262.69 | 262.69 |
| Taxes/Prorations | 2820-000 | NA | 4,492.83 | 4,492.83 | 4,492.83 |
| GERARDO R. MENDOZA and PATRICIA C. MENDOZA | 2990-000 | NA | 1,400.00 | 1,400.00 | 1,400.00 |
| Law Offices of Zane L. Zielinski, P.C. | 3210-000 | NA | 10,850.00 | 10,850.00 | 10,850.00 |
| Law Offices of Zane L. Zielinski, P.C. | 3220-000 | NA | 262.48 | 262.48 | 262.48 |
| ALAN D. LASKO & ASSOCIATES PC | 3410-000 | NA | 1,992.80 | 1,992.80 | 1,992.80 |
| ALAN D. LASKO & ASSOCIATES PC | 3420-000 | NA | 21.20 | 21.20 | 21.20 |
| ERIC JANSSEN | 3510-000 | NA | 5,670.00 | 5,670.00 | 5,670.00 |
| RE/Max | 3510-000 | NA | 5,080.00 | 5,080.00 | 5,080.00 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | \$ NA | \$ 51,764.31 | \$ 51,764.31 | \$ 51,764.31 |

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|-------------|
| NA | NA | NA | NA | NA | NA |
| TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|------------------------------------|----------|--------------------------|--|---|-------------------|-------------|
| NA | NA | NA | NA | NA | NA | NA |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|-------------------|--------------------------|--|---|-------------------|-------------|
| | AMERICAN GENERAL | | 0.00 | NA | NA | 0.00 |
| | AMERICAN GENERAL | | 3,500.00 | NA | NA | 0.00 |
| | AMERICAN GENERALD | | 12,000.00 | NA | NA | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|--|--------------------------|--|---|-------------------|-------------|
| | CITIBANK/THE HOME DEPOT | | 0.00 | NA | NA | 0.00 |
| | COMENITY BANK/AVENUE | | 0.00 | NA | NA | 0.00 |
| | COMENITY BANK/HARLEM | | 0.00 | NA | NA | 0.00 |
| | FIFTH THIRD BANK | | 169,000.00 | NA | NA | 0.00 |
| | GEICOR/OLD NAVY | | 0.00 | NA | NA | 0.00 |
| | GEMBA/WALMART | | 0.00 | NA | NA | 0.00 |
| | PEOPLES GAS | | 250.00 | NA | NA | 0.00 |
| | PORTFOLIO RECOVERY | | 1,092.00 | NA | NA | 0.00 |
| | SPRINGLEAF FINANCIAL S | | 0.00 | NA | NA | 0.00 |
| | TARGET/TD | | 458.00 | NA | NA | 0.00 |
| 1 | AMERICAN INFOSOURCE LP as agent for TD Bank, USA | 7100-000 | 474.00 | 474.88 | 474.88 | 474.88 |
| 3 | CAPITAL ONE, N.A. | 7100-000 | 561.00 | 561.23 | 561.23 | 561.23 |
| 2 | MIDLAND CREDIT MANAGEMENT, INC | 7100-000 | 1,035.00 | 1,035.21 | 1,035.21 | 1,035.21 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|---|--|--------------------------|--|---|--------------------|--------------------|
| | AMERICAN INFOSOURCE LP as agent for TD Bank, USA | 7990-000 | NA | NA | NA | 2.04 |
| | CAPITAL ONE, N.A. | 7990-000 | NA | NA | NA | 2.41 |
| | MIDLAND CREDIT MANAGEMENT, INC | 7990-000 | NA | NA | NA | 4.44 |
| TOTAL GENERAL UNSECURED CLAIMS | | | \$ 188,370.00 | \$ 2,071.32 | \$ 2,071.32 | \$ 2,080.21 |

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 15-18193 TAB Judge: Timothy A. Barnes Trustee Name: Miriam R. Stein
Case Name: ARMANDO RIOS Date Filed (f) or Converted (c): 05/22/2015 (f)
341(a) Meeting Date: 07/09/2015
For Period Ending: 05/16/2017 Claims Bar Date: 01/21/2016

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. REAL PROPERTY - 5017 W. Oakdale, Chicago, IL | 90,000.00 | 0.00 | | 215,000.00 | FA |
| 2. CASH | 20.00 | 0.00 | | 0.00 | FA |
| 3. CHECKING - BANKING ACCT. AVERAGE | 400.00 | 0.00 | | 0.00 | FA |
| 4. HOUSEHOLD GOODS | 700.00 | 0.00 | | 0.00 | FA |
| 5. WEARING APPAREL | 600.00 | 0.00 | | 0.00 | FA |
| 6. VEHICLE - 1996 JEEP CHEROKEE | 1,500.00 | 0.00 | | 0.00 | FA |

| | | | | |
|-----------------------------------|-------------|--------|-----------------------------------|--------|
| | | | Gross Value of Remaining Assets | |
| TOTALS (Excluding Unknown Values) | \$93,220.00 | \$0.00 | \$215,000.00 | \$0.00 |
| | | | (Total Dollar Amount in Column 6) | |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

A FINAL REPORT HAS BEEN FILED.
TFR approved on 4/25/17. Checks disbursed. Trustee to prepare TDR.

Initial Projected Date of Final Report (TFR): 05/31/2016

Current Projected Date of Final Report (TFR): 05/31/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-18193
Case Name: ARMANDO RIOS

Trustee Name: Miriam R. Stein
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8762
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4102
For Period Ending: 05/16/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 08/29/16 | | Chicago Title and Trust Company | Sale of Debtor's real estate | | \$63,469.59 | | \$63,469.59 |
| | | | Gross Receipts \$215,000.00 | | | | |
| | | ERIC JANSSEN REAL LIVING CITY RESIDENTIAL f/k/a Chicago Real Estate Resources | Brokers Commission (\$5,670.00) | 3510-000 | | | |
| | | RE/Max | Brokers Commission (\$5,080.00) | 3510-000 | | | |
| | | WELLS FARGO BANK | First Mortgage (\$111,000.00) | 4110-000 | | | |
| | | Seller's Credits | Seller's Credits (\$6,500.00) | 2500-000 | | | |
| | | Taxes/Prorations | Taxes/Prorations (\$4,492.83) | 2820-000 | | | |
| | | Closing Costs/Survey | Survey/Closing Costs (\$3,787.58) | 2500-000 | | | |
| | | ARMANDO RIOS | Exemption (\$15,000.00) | 8100-002 | | | |
| | 1 | | REAL PROPERTY - 5017 W. Oakdale, Chicago, IL | 1110-000 | | | |
| 09/08/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$63,459.59 |
| 10/06/16 | | Chicago Title & Trust Co. 5215 Old Orchard #400 Skokie, IL 60077 | Refund of Closing Cost Refund from CT&T for closing costs relating to sale of real estate | 2500-000 | | (\$50.00) | \$63,509.59 |
| 10/06/16 | 101 | LAW OFFICES OF ZANE L. ZIELINSKI, P.C. 6336 NORTH CICERO AVE., SUITE 201 CHICAGO, IL 60646 | Professional Fees Approved by Court | | | \$11,112.48 | \$52,397.11 |
| | | Law Offices of Zane L. Zielinski, P.C. | (\$10,850.00) | 3210-000 | | | |
| | | Law Offices of Zane L. Zielinski, P.C. | (\$262.48) | 3220-000 | | | |

Page Subtotals:

\$63,469.59

\$11,072.48

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-18193
Case Name: ARMANDO RIOS

Trustee Name: Miriam R. Stein
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8762
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4102
For Period Ending: 05/16/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 10/07/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$91.28 | \$52,305.83 |
| 11/07/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$86.27 | \$52,219.56 |
| 12/07/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$75.14 | \$52,144.42 |
| 12/14/16 | 102 | Gerardo and Patricia Mendoza 5017 W. Oakdale Chicago, IL 60641 | Administrative Payment Court approved payment to reimburse buyers for additional expenses relating to sale. | 2990-000 | | \$1,400.00 | \$50,744.42 |
| 02/28/17 | | Chicago Title & Trust Company 5215 Old Orchard Road #400 Skokie, IL 60077 | Recording Fees Overage | 1290-000 | \$6.00 | | \$50,750.42 |
| 04/25/17 | 103 | Miriam R. Stein 30 South Wacker Drive Suite 2600 Chicago, IL 60606 | Final distribution representing a payment of 100.00 % per court order. | 2100-000 | | \$11,494.73 | \$39,255.69 |
| 04/25/17 | 104 | ALAN D. LASKO & ASSOCIATES PC 205 W. Randolph Street Suite 1150 Chicago, IL 60606 | Distribution | | | \$2,014.00 | \$37,241.69 |
| | | ALAN D. LASKO & ASSOCIATES PC | Final distribution representing a payment of 100.00 % per court order. (\$1,992.80) | 3410-000 | | | |
| | | ALAN D. LASKO & ASSOCIATES PC | Final distribution representing a payment of 100.00 % per court order. (\$21.20) | 3420-000 | | | |
| 04/25/17 | 105 | AMERICAN INFOSOURCE LP as agent for TD Bank, USA TD BANK, USA PO BOX 248866 OKLAHOMA CITY, OK 73124-8866 | Final distribution to claim 1 representing a payment of 100.00 % per court order. | | | \$476.92 | \$36,764.77 |
| | | | (\$2.04) | 7990-000 | | | |

Page Subtotals:

\$6.00

\$15,638.34

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-18193
Case Name: ARMANDO RIOS

Trustee Name: Miriam R. Stein
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8762
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4102
For Period Ending: 05/16/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| | | AMERICAN INFOSOURCE LP as agent for TD Bank, USA | Final distribution to claim 1 representing a payment of 100.00 % per court order. (\$474.88) | 7100-000 | | | |
| 04/25/17 | 106 | MIDLAND CREDIT MANAGEMENT, INC AS AGENT FOR MIDLAND FUNDING LLC PO BOX 2011 WARREN, MI 48090 | Final distribution to claim 2 representing a payment of 100.00 % per court order. | | | \$1,039.65 | \$35,725.12 |
| | | | (\$4.44) | 7990-000 | | | |
| | | MIDLAND CREDIT MANAGEMENT, INC | Final distribution to claim 2 representing a payment of 100.00 % per court order. (\$1,035.21) | 7100-000 | | | |
| 04/25/17 | 107 | CAPITAL ONE, N.A. C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 | Final distribution to claim 3 representing a payment of 100.00 % per court order. | | | \$563.64 | \$35,161.48 |
| | | | (\$2.41) | 7990-000 | | | |
| | | CAPITAL ONE, N.A. | Final distribution to claim 3 representing a payment of 100.00 % per court order. (\$561.23) | 7100-000 | | | |
| 04/25/17 | 108 | ARMANDO RIOS 5017 WEST OAKDALE CHICAGO, IL 60641 | Distribution of surplus funds to debtor. | 8200-002 | | \$35,161.48 | \$0.00 |

| | | |
|---------------------------|-------------|-------------|
| COLUMN TOTALS | \$63,475.59 | \$63,475.59 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$63,475.59 | \$63,475.59 |
| Less: Payments to Debtors | \$0.00 | \$35,161.48 |
| Net | \$63,475.59 | \$28,314.11 |

Page Subtotals: \$0.00 \$36,764.77

Exhibit 9

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX8762 - Checking | \$63,475.59 | \$28,314.11 | \$0.00 |
| | \$63,475.59 | \$28,314.11 | \$0.00 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$151,530.41 | | |
| Total Net Deposits: | \$63,475.59 | | |
| Total Gross Receipts: | \$215,006.00 | | |

Page Subtotals:

\$0.00

\$0.00